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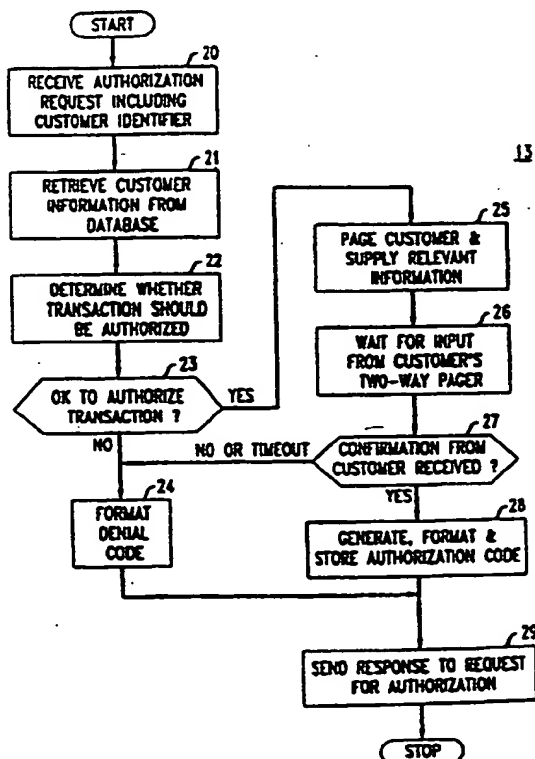
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(54) Transaction authorization and alert system

(57) An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier, a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer, a confirmation that the transaction should, in fact, be authorized is received back from the customer, and the transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment, a transaction initiated by an agent of the customer (*i.e.*, the principal) is authorized by the principal when one or more threshold parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10**EP 0 745 961 A3**



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EUROPEAN SEARCH REPORT

Application Number
EP 96 30 3616

| DOCUMENTS CONSIDERED TO BE RELEVANT | | | |
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| Category | Citation of document with indication, where appropriate, of relevant passages | Relevant to claim | CLASSIFICATION OF THE APPLICATION (Int.Cl.6) |
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| The present search report has been drawn up for all claims | | | TECHNICAL FIELDS SEARCHED (Int.Cl.6) G07F |
| Place of search THE HAGUE | | Date of completion of the search 26 May 1998 | Examiner Kirsten, K |
| <p>CATEGORY OF CITED DOCUMENTS</p> <p>X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document</p> <p>T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document</p> | | | |

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